

Form 186 – ntc13plnprior

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 20-23171-SLM  
Chapter: 13  
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jacqueline Smith  
657 E Grand Ave  
Rahway, NJ 07065

Social Security No.:  
xxx-xx-2987

Employer's Tax I.D. No.:

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**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 11/30/20 and a confirmation hearing on such Plan has been scheduled for 2/10/21.

The debtor filed a Modified Plan on 3/24/21 and a confirmation hearing on the Modified Plan is scheduled for 04/28/2021 at 8:30 AM. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: March 25, 2021

JAN: wdh

Jeanne Naughton  
Clerk

In re:  
Jacqueline Smith  
Debtor

Case No. 20-23171-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 27, 2021:

Recip ID	Recipient Name and Address
db	+ Jacqueline Smith, 657 E Grand Ave, Rahway, NJ 07065-5705
cr	+ PNC BANK, NATIONAL ASSOCIATION, FEIN, SUCH, KAHN & SHEPARD, PC, 7 CENTURY DRIVE, SUITE 201, PARSIPPANY, NJ 07054-4673
519036223	+ AMEX, CORRESPONDENCE/BANKRUPTCY, PO BOX 981540, EL PASO, TX 79998-1540
519036225	+ BANK OF AMERICA, 4909 SAVARESE CIRCLE, FL1-908-01-50, TAMPA, FL 33634-2413
519036226	+ BARCLAYS BANK DELAWARE, ATTN: BANKRUPTCY, PO BOX 8801, WILMINGTON, DE 19899-8801
519058093	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
519036230	+ COMMERCIAL ACCEPTANCE COMPANY, 2300 GETTYSBURG ROAD, SUITE 102, CAMP HILL, PA 17011-7303
519052479	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
519036238	+ MIDLAND FUND, ATTN: BANKRUPTCY, 350 CAMINO DE LA REINE STE 100, SAN DIEGO, CA 92108-3007
519036239	+ MIDLAND FUNDING, ATTN: BANKRUPTCY, 350 CAMINO DE LA REINE STE 100, SAN DIEGO, CA 92108-3007
519053465	+ Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519036242	+ Pressler, Felt & Warshaw, LLP, 7 Entin Rd., Parsippany, NJ 07054-5020
519036247	+ SPECIALIZED LOAN SERVICING/SLS, 8742 LUCENT BLVD, HIGHLANDS RANCH, CO 80129-2386
519050535	+ Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
519036257	+ TD AUTO FINANCE, PO BOX 9223, FARMINGTON, MI 48333-9223
519036258	++ US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 address filed with court:, US BANK/RMS CC, ATTN: BANKRUPTCY, PO BOX 5229, CINCINNATI, OH 45201
519036260	+ Zwicker & Associates, P.C., 80 Minuteman Road, Andover, MA 01810-1008

TOTAL: 17

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 25 2021 22:58:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 25 2021 22:58:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 25 2021 22:27:37	Synchrony Bank/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519036221	+ Email/Text: ally@ebn.phinsolutions.com	Mar 25 2021 22:57:00	ALLY FINANCIAL, ATTN: BANKRUPTCY, PO BOX 380901, BLOOMINGTON, MN 55438-0901
519082446	+ Email/Text: g20956@att.com	Mar 25 2021 22:59:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
519036227	+ Email/PDF: ais.bmw.ebn@americaninfosource.com	Mar 25 2021 22:39:17	BMW BANK OF NORTH AMER, ATTN: BANKRUPTCY, PO BOX 3608, DUBLIN, OH 43016-0306
519036228	Email/PDF: ais.bmw.ebn@americaninfosource.com	Mar 25 2021 22:51:08	BMW FINANCIAL SERVICES, ATTN:

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			BANKRUPTCY, PO BOX 3608, DUBLIN, OH 43016
519036231	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 25 2021 22:38:46	CREDIT ONE BANK, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 98873, LAS VEGAS, NV 89193-8873
519036232	Email/PDF: DellBKNotifications@resurgent.com	Mar 25 2021 22:27:52	DELL FINANCIAL SERVICES, ATTN: BANKRUPTCY, PO BOX 81577, AUSTIN, TX 78708
519036234	+ Email/Text: mrdiscen@discover.com	Mar 25 2021 22:57:00	DISCOVER FINANCIAL, ATTN: BANKRUPTCY, PO BOX 3025, NEW ALBANY, OH 43054-3025
519036235	+ Email/Text: dplbk@discover.com	Mar 25 2021 22:59:00	DISCOVER PERSONAL LOANS, ATTN: BANKRUPTCY, PO BOX 30954, SALT LAKE CITY, UT 84130-0954
519040058	Email/Text: mrdiscen@discover.com	Mar 25 2021 22:57:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519036233	+ Email/Text: mrdiscen@discover.com	Mar 25 2021 22:57:00	Discover Fin-, Attention: Bankruptcy Department, Po Box 3025, New Albany, OH 43054-3025
519046374	+ Email/Text: dplbk@discover.com	Mar 25 2021 22:59:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
519036236	+ Email/Text: bknotice@ercbpo.com	Mar 25 2021 22:59:00	ENHANCED RECOVERY CORP, PO BOX 57547, JACKSONVILLE, FL 32241-7547
519036237	Email/Text: GOLF_STBankruptcy@gatewayonlending.com	Mar 25 2021 22:57:00	GATEWAY ONE LENDING & FINANCE, 175 NORTH RIVERVIEW DRIVE, SUITE 100, ANAHEIM, CA 92808
519036229	Email/PDF: ais.chase.ebn@americaninfosource.com	Mar 25 2021 22:26:58	CHASE CARD SERVICES, ATTN: BANKRUPTCY, PO BOX 15298, WILMINGTON, DE 19850
519039269	Email/PDF: resurgentbknotifications@resurgent.com	Mar 25 2021 22:27:56	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519043742	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 25 2021 22:58:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
519102580	Email/Text: Bankruptcy.Notices@pnc.com	Mar 25 2021 22:57:00	PNC BANK, NATIONAL ASSOCIATION, PO BOX 94982, CLEVELAND, OH 44101
519036240	Email/Text: Bankruptcy.Notices@pnc.com	Mar 25 2021 22:57:00	PNC MORTGAGE, ATTN: BANKRUPTCY, PO BOX 8819, DAYTON, OH 45401
519036241	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 25 2021 22:50:53	PORTFOLIO RECOVERY, ATTN: BANKRUPTCY, 120 CORPORATE BLVD, NORFOLD, VA 23502
519105965	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 25 2021 22:39:05	Portfolio Recovery Associates, LLC, c/o Barclays Bank Delaware, POB 41067, Norfolk VA 23541
519036244	+ Email/Text: collections1@primewayfcu.com	Mar 25 2021 22:59:00	PRIMEWAY FCU, ATTN: BANKRUPTCY, PO BOX 53088, HOUSTON, TX 77052-3088
519036245	+ Email/Text: bankruptcy@prosper.com	Mar 25 2021 22:59:00	PROSPER FUNDING LLC, 221 MAIN STREET, SUITE 300, SAN FRANCISCO, CA 94105-1909
519036246	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 25 2021 22:39:23	RESURGENT CAPITAL SERVICES, ATTN: BANKRUPTCY, POB 10497, GREENVILLE, SC 29603-0497
519036248	+ Email/PDF: gecsed@recoverycorp.com	Mar 25 2021 22:26:27	SYNCB/HSN, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519036249	+ Email/PDF: gecsed@recoverycorp.com	Mar 25 2021 22:26:28	SYNCB/LORD & TAYLOR, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519036250	+ Email/PDF: gecsed@recoverycorp.com	Mar 25 2021 22:38:14	SYNCHRONY BANK / HH GREGG, ATTN:

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			BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519036251	+ Email/PDF: gecsedl@recoverycorp.com	Mar 25 2021 22:26:27	SYNCHRONY BANK/ JC PENNEYS, ATTN: BANKRUPTCY, PO B 965064, ORKANDO, FL 32896-5064
519036252	+ Email/PDF: gecsedl@recoverycorp.com	Mar 25 2021 22:26:28	SYNCHRONY BANK/CARECREDIT, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519036253	+ Email/PDF: gecsedl@recoverycorp.com	Mar 25 2021 22:26:27	SYNCHRONY BANK/FLEX LC, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519036254	+ Email/PDF: gecsedl@recoverycorp.com	Mar 25 2021 22:26:34	SYNCHRONY BANK/GAP, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519036255	+ Email/PDF: gecsedl@recoverycorp.com	Mar 25 2021 22:38:18	SYNCHRONY BANK/LOWES, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519036256	+ Email/PDF: gecsedl@recoverycorp.com	Mar 25 2021 22:38:18	SYNCHRONY BANK/PC RICHARD, ATTN: BANKRUPTCY, PO BOX 965061, ORLANDO, FL 32896-5061
519105905	+ Email/PDF: gecsedl@recoverycorp.com	Mar 25 2021 22:26:28	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519037417	+ Email/PDF: gecsedl@recoverycorp.com	Mar 25 2021 22:26:28	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519036258	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Mar 25 2021 22:58:00	US BANK/RMS CC, ATTN: BANKRUPTCY, PO BOX 5229, CINCINNATI, OH 45201
519036259	+ Email/Text: bankruptcynotice@westlakefinancial.com	Mar 25 2021 22:58:00	WESTLAKE FINANCIAL SERVICES, ATTN: BANKRUPTCY, PO BOX 76809, LOS ANGELES, CA 90076-0809
519111739	+ Email/Text: bankruptcynotice@westlakefinancial.com	Mar 25 2021 22:58:00	Westlake Financial Services, 4751 Wilshire Blvd Suite 100, Los Angeles, CA 90010-3847
519045431	+ Email/PDF: bk@worldacceptance.com	Mar 25 2021 22:39:18	World Finance Corp. c/o World Acceptance Corp., Attn: Bankruptcy Processing Center, PO Box 6429, Greenville, SC 29606-6429

TOTAL: 41

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519036222	*+	ALLY FINANCIAL, ATTN: BANKRUPTCY, PO BOX 380901, BLOOMINGTON, MN 55438-0901
519036224	*+	AMEX, CORRESPONDENCE/BANKRUPTCY, PO BOX 981540, EL PASO, TX 79998-1540
519036243	*+	Pressler, Felt & Warshaw, LLP, 7 Entin Rd., Parsippany, NJ 07054-5020

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 27, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jill Manzo	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bankruptcy@fskslaw.com
Marie-Ann Greenberg	magecf@magtrustee.com
Russell L. Low	on behalf of Debtor Jacqueline Smith ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5